

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jeffrey J. Paulson  
Joan M. Paulson  
Debtors

Case No. 13-03940-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AGarner  
Form ID: 3180WJ01

Page 1 of 2  
Total Noticed: 49

Date Rcvd: Sep 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2017.

db/jdb +Jeffrey J. Paulson, Joan M. Paulson, 331 Oakmont Lane, Mountain Top, PA 18707-9224  
4417862 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,  
El Segundo, CA 90245-3504  
4354868 +BCC Financial Mgmt. Service, P. O. Box 590097, Fort Lauderdale, FL 33359-0097  
4354869 +++++CAC FINANCIAL CORP., 2601 NW EXPRESSWAY STE 1000E, OKLAHOMA CITY OK 73112-7236  
(address filed with court: CAC Financial Corp., 2601 NW Expressway, Suite 1000 East,  
Oklahoma City, OK 73112-6070)  
4416383 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907  
4354873 +Capital One Retail Services, P. O. Box 71106, Charlotte, NC 28272-1106  
4354878 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000  
4354881 +David M. Gregory, Esquire, 307 Erie Street, Honesdale, PA 18431-1137  
4354884 +Edward Abrahamsen & Assoc., 120 N. Keyser Ave., Scranton, PA 18504-9701  
4354887 +Geisinger Health System, P. O. Box 27727, Newark, NJ 07101-7727  
4354888 +Gittens Disposal Service, P. O. Box 133, Mountain Top, PA 18707-0133  
4354890 +HSBC, P. O. Box 71104, Charlotte, NC 28272-1104  
4354889 +Heller's Gas, 459 Ridge Street, Bloomsburg, PA 17815-3371  
4354866 +Law Office of David J Harris, 67-69 Public Square Suite 700, Wilkes-Barre, PA 18701-2515  
4415920 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: NATIONSTAR MORTGAGE LLC, PO Box 619096, Dallas, TX 75261-9741)  
4354893 +Nationstar Mortgage, P. O. Box 650783, Dallas, TX 75265-0783  
4354894 PPL Electric Utilities, Customer Services, 2 North 8th Street CPC-GENN1,  
Allentown, PA 18101-1175  
4354864 +Paulson Jeffrey J, 331 Oakmont Lane, Mountain Top, PA 18707-9224  
4354865 +Paulson Joan M, 331 Oakmont Lane, Mountain Top, PA 18707-9224  
4354895 +RBS Citizens, RJW214, P. O. Box 7000, Providence, RI 02940-7000  
4354897 +Wilkes-Barre General Hospital, P. O. Box 630958, Cincinnati, OH 45263-0958

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Sep 01 2017 18:58:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
4404454 +E-mail/Text: bncmail@w-legal.com Sep 01 2017 18:56:07 ALTAIR OH XIII, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4354877 EDI: CITICORP.COM Sep 01 2017 18:58:00 Citi Cards, P. O. Box 183113,  
Columbus, OH 43218-3113  
4354867 EDI: CITICORP.COM Sep 01 2017 18:58:00 AT&T Universal Card, P. O. Box 183113,  
Columbus, OH 43218  
4354871 +EDI: CAPITALONE.COM Sep 01 2017 18:58:00 Capital One, 4851 Cox Road,  
Glen Allen, VA 23060-6293  
4354870 EDI: CAPITALONE.COM Sep 01 2017 18:58:00 Capital One, P. O. Box 30281,  
Salt Lake City, UT 84130-0281  
4354872 EDI: CAPITALONE.COM Sep 01 2017 18:58:00 Capital One Bank (USA), N.A., P. O. Box 71083,  
Charlotte, NC 28272-1083  
4354875 EDI: CHASE.COM Sep 01 2017 18:58:00 Chase, Card Member Services, P. O. Box 15153,  
Wilmington, DE 19886-5153  
4354876 EDI: CHASE.COM Sep 01 2017 18:58:00 Chase CardMember Services, P. O. Box 15153,  
Wilmington, DE 19886-5153  
4416249 +EDI: CITICORP.COM Sep 01 2017 18:58:00 Citibank, N.A., 701 East 60th Street North,  
Sioux Falls, SD 57104-0493  
4354879 EDI: CRFRSTNA.COM Sep 01 2017 18:58:00 Credit First NA, BK-15/Credit Operations,  
P. O. Box 81410, Cleveland, OH 44181-0410  
4381013 +EDI: CRFRSTNA.COM Sep 01 2017 18:58:00 Credit First NA, Po Box 818011,  
Cleveland, OH 44181-8011  
4354882 EDI: DIRECTV.COM Sep 01 2017 18:58:00 DIRECTTV, Corporate Headquarters, P. O. Box 6550,  
Greenwood Village, CO 80155-6550  
4354883 EDI: DISCOVER.COM Sep 01 2017 18:58:00 Discover, P. O. Box 71084,  
Charlotte, NC 28272-1084  
4357750 EDI: DISCOVER.COM Sep 01 2017 18:58:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
4396589 E-mail/Text: bankruptcynotification@ftr.com Sep 01 2017 18:56:22 Frontier Communications,  
Bankruptcy Dept, 19 John St, Middletown, NY 10940  
4354885 E-mail/Text: bankruptcynotification@ftr.com Sep 01 2017 18:56:22 Frontier Communications,  
P. O. Box 20550, Rochester, NY 14602-0550  
4354886 +EDI: RMSC.COM Sep 01 2017 18:58:00 GECRB/Sam's Club, P. O. Box 965005,  
Orlando, FL 32896-5005  
4354891 EDI: CBSKOHLS.COM Sep 01 2017 18:58:00 Kohl's Payment Center, P. O. Box 2983,  
Milwaukee, WI 53201-2983  
4844205 +EDI: RESURGENT.COM Sep 01 2017 18:58:00 LVNV Funding LLC, c/o Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC,  
c/o Resurgent Capital Services 29603-0587  
4844204 EDI: RESURGENT.COM Sep 01 2017 18:58:00 LVNV Funding LLC, c/o Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
4354892 EDI: RMSC.COM Sep 01 2017 18:58:00 Lowe's/GECRB, P. O. Box 530914,  
Atlanta, GA 30353-0914

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Form ID: 3180WJ01

Page 2 of 2  
Total Noticed: 49

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

4390743	EDI: PRA.COM Sep 01 2017 18:58:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4508895	EDI: PRA.COM Sep 01 2017 18:58:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
4508896	EDI: PRA.COM Sep 01 2017 18:58:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
4387638	EDI: Q3G.COM Sep 01 2017 18:58:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4354896	EDI: SEARS.COM Sep 01 2017 18:58:00	Sears Credit Cards, P. O. Box 183082, Columbus, OH 43218-3082
4354874	EDI: USBANKARS.COM Sep 01 2017 18:58:00	Cardmember Services, P. O. Box 790408, St. Louis, MO 63179

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr*	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
4354880	##+Cross Valley Federal Credit Union, P. O. Box 597, Wilkes-Barre, PA 18703-0597

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on September 1, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com, dehartstaff@pamdl3trustee.com  
David J. Harris on behalf of Debtor Jeffrey J. Paulson dh@lawofficeofdavidharris.com,  
davidharrisesqsign@gmail.com  
David J. Harris on behalf of Joint Debtor Joan M. Paulson dh@lawofficeofdavidharris.com,  
davidharrisesqsign@gmail.com  
David M. Gregory on behalf of Creditor Cross Valley Credit Union dmglaw@ptd.net,  
nicklaw@ptd.net  
Joshua I Goldman on behalf of Creditor NATIONSTAR MORTGAGE, LLC bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Thomas I Puleo on behalf of Creditor NATIONSTAR MORTGAGE, LLC tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1 **Jeffrey J. Paulson**  
First Name Middle Name Last Name  
Debtor 2 **Joan M. Paulson**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **5:13-bk-03940-JJT**

Social Security number or ITIN **xxx-xx-5914**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-1452**  
EIN **-----**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey J. Paulson  
aka Jeffrey John Paulson

By the court:

September 1, 2017

Honorable John J. Thomas  
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**